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PTO/SB/05 (03-01)

Approved for use through 10/31/2002. OMB 0651-0032

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jc978 09/09/09 07/31/01
U.S. PRO

UTILITY PATENT APPLICATION TRANSMITTAL

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Attorney Docket No.	YOR9-2001-531 (8728-535)
First Inventor	David C. Parkes
Title	A Method For Computing Payment Discounts....
Express Mail Label No.	EL757869155US

APPLICATION ELEMENTS

See MPEP chapter 600 concerning utility patent application contents.

1. Fee Transmittal Form (e.g., PTO/SB/17)
(Submit an original and a duplicate for fee processing)
2. Applicant claims small entity status.
See 37 CFR 1.27.
3. Specification [Total Pages 22]
(preferred arrangement set forth below)
 - Descriptive title of the invention
 - Cross Reference to Related Applications
 - Statement Regarding Fed sponsored R & D
 - Reference to sequence listing, a table, or a computer program listing appendix
 - Background of the Invention
 - Brief Summary of the Invention
 - Brief Description of the Drawings (*if filed*)
 - Detailed Description
 - Claim(s)
 - Abstract of the Disclosure
4. Drawing(s) (35 U.S.C. 113) [Total Sheets 6]
5. Oath or Declaration [Total Pages]
 a. Newly executed (original or copy)
 b. Copy from a prior application (37 CFR 1.63 (d))
(for continuation/divisional with Box 18 completed)
 - i. **DELETION OF INVENTOR(S)**
Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b).
6. Application Data Sheet. See 37 CFR 1.76

ADDRESS TO: Assistant Commissioner for Patents
Box Patent Application
Washington, DC 20231

7. CD-ROM or CD-R in duplicate, large table or Computer Program (*Appendix*)
8. Nucleotide and/or Amino Acid Sequence Submission (*if applicable, all necessary*)
 - a. Computer Readable Form (CRF)
 - b. Specification Sequence Listing on:
 - i. CD-ROM or CD-R (2 copies); or
 - ii. paper
 - c. Statements verifying identity of above copies

ACCOMPANYING APPLICATION PARTS

9. Assignment Papers (cover sheet & document(s))
10. 37 CFR 3.73(b) Statement Power of
(when there is an assignee) Attorney
11. English Translation Document (*if applicable*)
12. Information Disclosure Statement (IDS)/PTO-1449 Copies of IDS
Statement (IDS)/PTO-1449 Citations
13. Preliminary Amendment
14. Return Receipt Postcard (MPEP 503)
(Should be specifically itemized)
15. Certified Copy of Priority Document(s)
(if foreign priority is claimed)
16. Nonpublication Request under 35 U.S.C. 122
(b)(2)(B)(i). Applicant must attach form PTO/SB/35 or its equivalent.
17. Other:

18. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in a preliminary amendment, or in an Application Data Sheet under 37 CFR 1.76:

 Continuation Divisional Continuation-in-part (CIP)

of prior application No.: _____ / _____

Prior application information

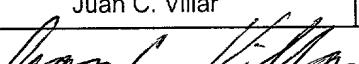
Examiner _____

Group Art Unit _____

For CONTINUATION OR DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 5b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

19. CORRESPONDENCE ADDRESS

<input type="checkbox"/> Customer Number or Bar Code Label	(Insert Customer No. or Attach bar code label here)				<input type="checkbox"/> or <input type="checkbox"/> Correspondence address below
Name	Frank Chau				
Address	F. CHAU & ASSOCIATES, LLP 1900 Hempstead Turnpike, Suite 501				
City	East Meadow	State	New York	Zip Code	11554
Country	USA	Telephone	516- 357-0091	Fax	516- 357-0092

Name (Print/Type)	Juan C. Villar	Registration No. (Attorney/Agent)	34,271
Signature			Date 31 JUL 01

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231.

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FEE TRANSMITTAL for FY 2001

Patent fees are subject to annual revision.

TOTAL AMOUNT OF PAYMENT (\$ 710.00)

Complete if Known

Application Number	
Filing Date	July 31, 2001
First Named Inventor	David C. Parkes
Examiner Name	
Group Art Unit	
Attorney Docket No.	YOR9-2001-0531 (8728-535)

METHOD OF PAYMENT

1. The Commissioner is hereby authorized to charge indicated fees and credit any overpayments to:

Deposit Account Number	50-0510/IBM
Deposit Account Name	IBM/Yorktown Heights

Charge Any Additional Fee Required
Under 37 CFR 1.16 and 1.17

Applicant claims small entity status.
See 37 CFR 1.27

2. Payment Enclosed:

Check Credit card Money Order Other

FEE CALCULATION

1. BASIC FILING FEE

Large Entity Small Entity
Fee Fee Fee Fee Fee Description

Fee Paid

101	710	201	355	Utility filing fee	710.00
106	320	206	160	Design filing fee	
107	490	207	245	Plant filing fee	
108	710	208	355	Reissue filing fee	
114	150	214	75	Provisional filing fee	

SUBTOTAL (1) (\$ 710.00)

2. EXTRA CLAIM FEES

Total Claims	15	-20** =	0	x	18	=	0	Extra Claims	Fee from below	Fee Paid
Independent Claims	3	- 3** =	0	x	80	=	0			
Multiple Dependent					270	=				

Large Entity Small Entity
Fee Fee Fee Fee Fee Description

103	18	203	9	Claims in excess of 20
102	80	202	40	Independent claims in excess of 3
104	270	204	135	Multiple dependent claim, if not paid
109	80	209	40	** Reissue independent claims over original patent
110	18	210	9	** Reissue claims in excess of 20 and over original patent

SUBTOTAL (2) (\$ 0)

**or number previously paid, if greater; For Reissues, see above

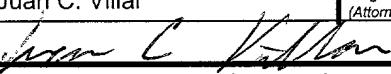
3. ADDITIONAL FEES

Fee Code (\$)	Fee Code (\$)	Fee Code (\$)	Fee Description	Fee Paid
105	130	205	65 Surcharge - late filing fee or oath	
127	50	227	25 Surcharge - late provisional filing fee or cover sheet	
139	130	139	130 Non-English specification	
147	2,520	147	2,520 For filing a request for ex parte reexamination	
112	920*	112	920* Requesting publication of SIR prior to Examiner action	
113	1,840*	113	1,840* Requesting publication of SIR after Examiner action	
115	110	215	55 Extension for reply within first month	
116	390	216	195 Extension for reply within second month	
117	890	217	445 Extension for reply within third month	
118	1,390	218	695 Extension for reply within fourth month	
128	1,890	228	945 Extension for reply within fifth month	
119	310	219	155 Notice of Appeal	
120	310	220	155 Filing a brief in support of an appeal	
121	270	221	135 Request for oral hearing	
138	1,510	138	1,510 Petition to institute a public use proceeding	
140	110	240	55 Petition to revive - unavoidable	
141	1,240	241	620 Petition to revive - unintentional	
142	1,240	242	620 Utility issue fee (or reissue)	
143	440	243	220 Design issue fee	
144	600	244	300 Plant issue fee	
122	130	122	130 Petitions to the Commissioner	
123	50	123	50 Processing fee under 37 CFR 1.17(q)	
126	180	126	180 Submission of Information Disclosure Stmt	
581	40	581	40 Recording each patent assignment per property (times number of properties)	
146	710	246	355 Filing a submission after final rejection (37 CFR § 1.129(a))	
149	710	249	355 For each additional invention to be examined (37 CFR § 1.129(b))	
179	710	279	355 Request for Continued Examination (RCE)	
169	900	169	900 Request for expedited examination of a design application	
Other fee (specify) _____				

*Reduced by Basic Filing Fee Paid SUBTOTAL (3) (\$)

SUBMITTED BY

Complete (if applicable)

Name (Print/Type)	Juan C. Villar	Registration No. (Attorney/Agent)	34,271	Telephone	516-357-0091
Signature				Date	31 JUL 01

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

Assistant Commissioner for Patents
Washington, D.C. 20231
Sir:

ATTORNEY DOCKET NO. YOR9-2001-0531 (8728-535)
Date: July 31, 2001
Express Mail Label: EL757869155US
Date of Deposit: July 31, 2001

Transmitted herewith for filing is the Patent Application of:

Inventors: David C. Parkes, Marta Eso, Jayant R. Kalagnanam

For: A METHOD FOR COMPUTING PAYMENT DISCOUNTS TO ACHIEVE BUDGET-BALANCE IN EXCHANGES

Enclosed are: [X] 15 sheets of specification; [X] 1 sheet(s) of Abstract; [X] 6 sheet(s) of claims; [X] 7 sheet(s) of drawing(s);

[] An assignment of the invention to: International Business Machines Corporation, Armonk, New York,
with Recordation Form.

[] Declaration and Power of Attorney.

[] A certified copy of a _____ application, from which priority under Title 35 USC §119 is claimed.

[] Associate Power of Attorney.

The filing fee has been calculated as shown below:

	(Col. 1)	(Col. 2)	OTHER THAN A SMALL ENTITY
FOR:	NO. FILED	NO. EXTRA	RATE
BASIC FEE			\$ 710.00
TOTAL CLAIMS	15 -20 =	0	X \$18 = \$.00
INDEP CLAIMS	3 -3 =	0	X \$80 = \$.00
MULTIPLE DEPENDENT CLAIMS PRESENTED			+ 270 =
			TOTAL \$ 710.00

If the difference in Col. 1 is less than zero, enter "0" in Col. 2.

[] Checks in the amount of \$ _____ and \$ _____ to cover the filing fee(s) and recording fee are enclosed.

[X] Please charge my Deposit Account No. 50-0510/IBM (Yorktown Heights) in the amount of \$710.00.

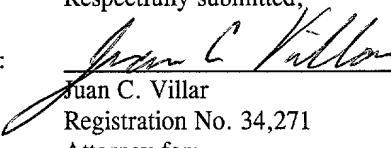
[X] The Commissioner is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 50-0510/IBM (Yorktown Heights). A duplicate copy of this sheet is enclosed.

[X] Any additional filing fees required under 37 CFR 1.16.

[X] Any patent application processing fees under 35 CFR 1.17.

Respectfully submitted,

By:


Juan C. Villar

Registration No. 34,271

Attorney for:

IBM Corporation

Intellectual Property Law Dept.

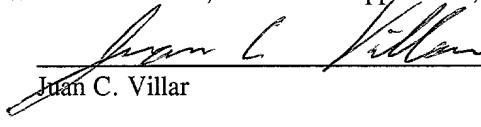
P.O. Box 218

Yorktown Heights, NY 10598

CERTIFICATION UNDER 37 C.F.R. § 1.10

I hereby certify that this Application transmittal and the documents referred to as enclosed are being deposited with the United States Postal Service on this date July 31, 2001 in an envelope as "Express Mail Post Office to Addressee" Mailing Label Number EL757869155US addressed to: Assistant Commissioner for Patents, Box Patent Application, Washington, D.C. 20231.

Date: 31 JUL 01


Juan C. Villar